



Attorney Docket No. SAFCS121711

COMBINED DECLARATION AND POWER OF ATTORNEY
IN PATENT APPLICATION

As a below-named inventor, I hereby declare that:

my residence, mailing address, and citizenship are as stated below next to my name.

I believe that I am an original, first, and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled ONLINE SYSTEM AND METHOD FOR PROCESSING LIFE INSURANCE APPLICATIONS, the specification of which was filed on October 14, 2003, as United States Patent Application No. 10/685,290.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, and I have also identified below any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed: NONE.

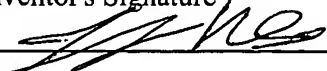
I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith: Lee E. Johnson, Reg. No. 22,946; Gary S. Kindness, Reg. No. 22,178; James W. Anable, Reg. No. 26,827; James R. Uhler, Reg. No. 25,096; Jerald E. Nagae, Reg. No. 29,418; Dennis K. Shelton, Reg. No. 26,997; Jeffrey M. Sakoi, Reg. No. 32,059; Ward Brown, Reg. No. 28,400; Robert J. Carlson, Reg. No. 35,472; Rodney C. Tullett, Reg. No. 34,034; Daiva K. Tautvydas, Reg. No. 36,077; Maria L. C. Anderson, Reg. No. 40,574; George E. Renzoni, Ph.D., Reg. No. 37,919; Philip P. Mann, Reg. No. 30,960; George S. Farber, Reg. No. 41,497; Kevan L. Morgan, Reg. No. 42,015; John D. Denkenberger, Reg. No. 44,060; and Melanie J. Seelig, Reg. No. 44,328; and the firm of Christensen O'Connor Johnson Kindness^{PLLC}. Address all telephone calls to Kevan L. Morgan at telephone No. 206.695.1712.

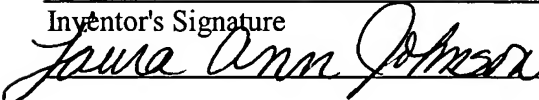
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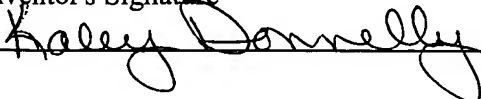
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I hereby further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

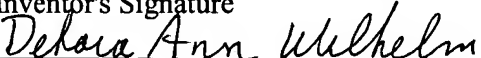
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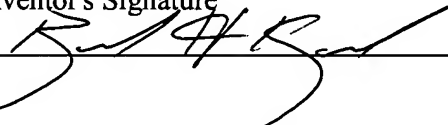
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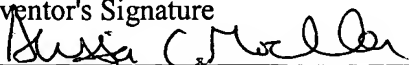
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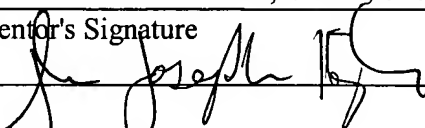
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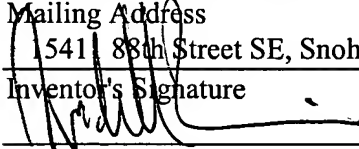
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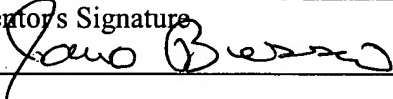
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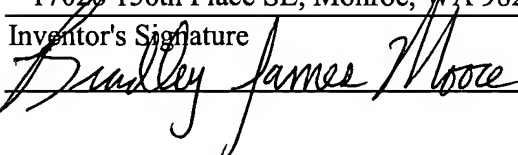
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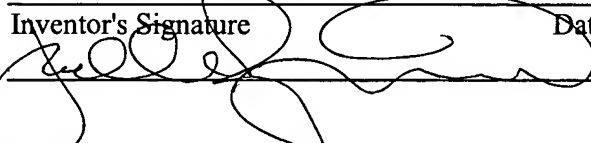
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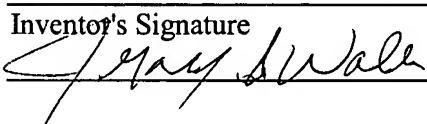
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